

**REMARKS/ARGUMENTS**

Claims 2-6, 8-12, 15-22, 24-28, and 31-39 are pending in this Application.

By this Amendment, claims 2, 18, and 34 are currently amended. Claim 39 has been canceled. Applicants respectfully submit that support for the claim amendments can be found throughout the specification and the drawings.

Claims 2-6, 8-12, 15-22, 24-28, and 31-38 remain pending in the Application after entry of this Amendment. No new matter has been entered.

In the Office Action, claims 2-6, 8-12, 15-17, and 34-39 stand rejected under 35 U.S.C. § 112, first paragraph as allegedly containing new matter. Claims 2-6, 8-12, 15-22, 24-28, and 31-39 stand rejected as being unpatentable over WO 0225470 (hereinafter “Surbey”) in view of U.S. Patent Application Publication No. 2002/0188484 (hereinafter “Grover”).

**Objections to the Claims**

As claim 39 has been canceled, Applicants respectfully request reconsideration and withdrawal of the objections to claim 39.

**Claim Rejections Under 35 U.S.C. § 112, First Paragraph**

In light of the above amendments, Applicants respectfully traverse the rejections to claims 2-6, 8-12, 15-17, and 34-39 and request reconsideration and withdrawal of the rejections under 35 U.S.C. § 112, first paragraph.

In particular, while Applicants do not agree with the conclusions offered in the Office Action, Applicants have removed the phrases related to “another set of tools” and a “second set of data.”

Additionally, Applicants have amended claim 34 to recited a non-transitory computer-readable medium storing computer-executable instructions. Non-transitory computer-readable media are well know in the art and are readily recognized to those skilled in the art to be inherent, if not explicit, components of the computers and servers (e.g., company server of paragraph [0058] disclosed in the Application. Accordingly, Applicants respectfully submit that possession of a non-transitory computer-readable medium storing computer-executable

instructions as recited in amended claim 34 is reasonably conveyed to one skilled in the art throughout the Application or at least in the associated written description of the disclosed web-centric Insurance Back-Office System (IBOS) of paragraph [0049].

**Claim Rejections Under 35 U.S. C. § 103(a)**

Applicants respectfully traverse the rejections to claims 2-6, 8-12, 15-22, 24-28, and 31-39 and request reconsideration and withdrawal of the rejections under 35 U.S.C. § 103(a) based on Surbey and Grover. Applicants respectfully submit that Surbey and Grover, either individually or in combination, fail to disclose one or more of the claim limitations recited in each of claims 2-6, 8-12, 15-22, 24-28, and 31-39. These differences, along with other differences, establish that the subject matter as a whole of claims 2-6, 8-12, 15-22, 24-28, and 31-39 would not have been obvious at the time of invention to a person of ordinary skill in the art.

For example, claim 2 recites the limitation of “enabling, by the web-based computer system, collaboration among at least two participants of said participants from the plurality of participants via the Internet using the web-based system, the web-based system comprising a multi-level modular architecture, the multi-level modular architecture comprising a plurality of applications, each application of the plurality of applications comprising a plurality of modules, each module of the plurality of modules comprising a plurality of tools, each tool of the plurality of tools comprising a plurality of views and comprising logic for performing at least one corresponding post-application insurance underwriting function.” As recited, each of the tools comprise logic for performing at least one corresponding post-application insurance underwriting function. This limitation is supported in the Application, for example, at least in paragraph [0066] where the Application teaches that each business module can include a set of business logic functions or features, implemented as tools, that maps closely to the entities being managed. As taught in paragraph [0067], several post-application insurance underwriting function are introduced and discussed in following paragraphs dealing with cases, policies, and services orders.

The Office Action acknowledges that Surbey fails to disclose or suggest the above limitation and attempts to rely on the disclosure of Grover. In particular, the Office Action points to Grover's disclosure of providing an on-line quote for an insurance product, such as auto insurance. In Grover, the system allows the user to enter user information and recommends coverages, liabilities, and deductibles to help the user determine the best insurance coverage for the user's needs. (Grover: Abstract). In paragraph [0062], Grover teaches that when the customer 202 requests an on-line auto quote, the system sends a request to CDE system 230 on mainframe 52 for underwriting and rating. However, Grover does not disclose or suggest that the on-line quote system includes logic for performing at least one corresponding post-application insurance underwriting function as recited in amended claim 2.

Accordingly, Applicants respectfully submit that Surbey and Grover fail to disclose each and every claim limitation as recited in amended claim 2. Applicants further respectfully submit that none of the cited references cure the above-discussed deficiencies of Surbey and Grover, and thus, amended claim 2 is allowable over the cited references.

Applicants respectfully submit that independent claims 18 and 34 are allowable for at least a similar rationale as discussed above for the allowability of claim 2, and others. Applicants respectfully submit that the dependent claims that depend directly and/or indirectly from independent claims 2, 18 and 34 respectively, are also allowable for at least a similar rationale as discussed above for the allowability of the independent claims. Applicants further respectfully submit that the dependent claims recite additional features that make the dependent claims allowable for additional reasons.

Unless otherwise specified, amendments to the claims are made for the purposes of clarity, and are not intended to alter the scope of the claims or limit any equivalents thereof.

While Applicants do not necessarily agree with the prior art rejections set forth in the Office Action, these amendments may be made to expedite issuance of the Application. Applicants reserve the right to pursue claims to subject matter similar to those pending before the present Amendment in co-pending or subsequent applications.

**CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

Further, the Commissioner is hereby authorized to charge any additional fees or credit any overpayment in connection with this paper to Deposit Account No. 20-1430.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 925-472-5000.

Respectfully submitted,

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